

**Information to identify the case:**

Debtor 1	<u>Paul W. Lewis</u>	Social Security number or ITIN	xxx-xx-1095
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sharon M. Hixson-Lewis</u>	Social Security number or ITIN	xxx-xx-4298
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21338-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul W. Lewis

Sharon M. Hixson-Lewis

9/13/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Paul W. Lewis  
Sharon M. Hixson-Lewis  
Debtors

Case No. 16-21338-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 13, 2022

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Paul W. Lewis, Sharon M. Hixson-Lewis, 230 State Ave, Ellwood City, PA 16117-2426
14210056	+ Beaver County Domestic Relations, 810 3rd Street, Beaver, PA 15009-2139
14210057	+ Citifinancial, 3326 Wilmington Road, New Castle, PA 16105-1039
14210060	+ District Justice C. Douglas Loughner, Mag. Dist. No. 36-3-02, 19 Cessna Drive, Chippewa Township, Beaver Falls, PA 15010-1065
14210061	+ District Justice James A. Reed, Mag. Dist. No. 53-3-04, 3455 Wilmington Road, New Castle, PA 16105-3211
14210063	+ Ellport Borough Sewer Authority, 313 Burns Ave, Ellwood City, PA 16117-3910
14210064	+ Flynn's Tire, PO Box 1050, Hermitage, PA 16148-0050
14225516	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I.C. Systems Collections, PO Box 64378, Saint Paul, MN 55164
14210065	+ James R. Watson, Esq., 2908 Mercer-West Middlesex Road, West Middlesex, PA 16159-3020
14225518	+ Lawrence County Tax Claim Bureau, 430 Court Street, New Castle, PA 16101-3503
14210067	+ National Recovery Corporation, PO Box 10164, Pittsburgh, PA 15232-0164
14225522	+ Northwest Consumer Discount Company, 1602 Seventh Ave, Beaver Falls, PA 15010-4012
14210069	+ Northwest Consumer Discount Company, PO Box 881, Beaver Falls, PA 15010-0881
14210071	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14239803	++ REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007 address filed with court:, Remit Corporation, 36 W. Main St., Bloomsburg, PA 17815
14210076	+ SKO Brenner American, 40 Daniel Street, Farmingdale, NY 11735-1308
14210079	+ T&L Ferguson Inc., 114 Polk Ave, Beaver Falls, PA 15010-7198
14210080	+ The Ellwood City Hospital, c/o Accounts Receivable/Business Office, 724 Pershing Street, Ellwood City, PA 16117-1499
14210081	+ The Fairville Company, 8616 Freeport Parkway, Ste 28, Irving, TX 75063-2575

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2022 00:12:57	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: SLBKNofices@nationalbankruptcy.com		

District/off: 0315-2

User: auto

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Date Rcvd: Sep 13, 2022

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		Sep 14 2022 00:10:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 14 2022 00:10:00	U.S. BANK NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	U.S. BANK NATIONAL ASSOCIATION, P.O. Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Sep 14 2022 00:10:00	US BANK NA, 14841 Dallas Pkwy #300, Dallas, TX 75254-7883
14283984	EDI: DIRECTV.COM	Sep 14 2022 03:58:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14257594	EDI: AIS.COM	Sep 14 2022 03:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14210058	+ EDI: CCUSA.COM	Sep 14 2022 03:58:00	Credit Collections U.S.A., 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
14210059	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 14 2022 00:11:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14210062	+ EDI: DCI.COM	Sep 14 2022 03:58:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
14225516	EDI: LCIICSYSTEM	Sep 14 2022 03:58:00	I.C. Systems Collections, PO Box 64378, Saint Paul, MN 55164
14213536	Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:13:09	LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14210066	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 00:11:00	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14210068	+ Email/Text: ngisupport@radiusgs.com	Sep 14 2022 00:10:00	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
14239802	+ Email/Text: csc.bankruptcy@amwater.com	Sep 14 2022 00:11:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
14210072	EDI: PRA.COM	Sep 14 2022 03:58:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
14210070	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 14 2022 00:11:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
14286281	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 14 2022 00:11:00	Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
14210073	+ Email/Text: bkrpt1019@hotmail.com	Sep 14 2022 00:11:00	Preferred Auto Credit Exchange, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
14210075	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:13:09	Resurgent Capital Services, PO Box 10465, Greenville, SC 29603-0465
14225528	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 00:12:57	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14210078	EDI: AISSPRINT	Sep 14 2022 03:58:00	Sprint, Customer Service, PO Box 8077, London, KY 40742
14235740	EDI: AISSPRINT	Sep 14 2022 03:58:00	Sprint Corp, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

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14210077	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 14 2022 00:10:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14238757	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 14 2022 00:10:00	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14210082	+ EDI: VERIZONCOMB.COM	Sep 14 2022 03:58:00	Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as Trustee for Te, 8742 Lucent Boulevard, Suite 300, Highland Ranch
cr		U.S. Bank National Association, as Trustee for Ter
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14225507	*+	Beaver County Domestic Relations, 810 3rd Street, Beaver, PA 15009-2139
14225508	*+	Citifinancial, 3326 Wilmington Road, New Castle, PA 16105-1039
14225509	*+	Credit Collections U.S.A., 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
14225510	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14225511	*+	District Justice C. Douglas Loughner, Mag. Dist. No. 36-3-02, 19 Cessna Drive, Chippewa Township, Beaver Falls, PA 15010-1065
14225512	*+	District Justice James A. Reed, Mag. Dist. No. 53-3-04, 3455 Wilmington Road, New Castle, PA 16105-3211
14225513	*+	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
14225514	*+	Ellport Borough Sewer Authority, 313 Burns Ave, Ellwood City, PA 16117-3910
14225515	*+	Flynn's Tire, PO Box 1050, Hermitage, PA 16148-0050
14225517	*+	James R. Watson, Esq., 2908 Mercer-West Middlesex Road, West Middlesex, PA 16159-3020
14225519	*+	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14225520	*+	National Recovery Corporation, PO Box 10164, Pittsburgh, PA 15232-0164
14225521	*+	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
14225525	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
14225523	*+	Penn Power, PO Box 3687, Akron, OH 44309-3687
14225524	*+	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14225526	*+	Preferred Auto Credit Exchange, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
14210074	*P++	REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007, address filed with court:, Remit Corporation, c/o Raymond W. Kessler, Esq., 36 West Main Street, Bloomsburg, PA 17815
14225527	*P++	REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007, address filed with court:, Remit Corporation, c/o Raymond W. Kessler, Esq., 36 West Main Street, Bloomsburg, PA 17815
14225529	*+	SKO Brenner American, 40 Daniel Street, Farmingdale, NY 11735-1308
14225531	*P++	SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, Sprint, Customer Service, PO Box 8077, London, KY 40742
14225530	*+	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14225532	*+	T&L Ferguson Inc., 114 Polk Ave, Beaver Falls, PA 15010-7198
14225533	*+	The Ellwood City Hospital, c/o Accounts Receivable/Business Office, 724 Pershing Street, Ellwood City, PA 16117-1499
14225534	*+	The Fairville Company, 8616 Freeport Parkway, Ste 28, Irving, TX 75063-2575
14886556	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14356408	*+	U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14225535	*+	Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225

TOTAL: 2 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Sep 13, 2022

Form ID: 3180W

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Barbara A. Fein	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE, By and Through its Loan Servicer, Specialized Loan Servicing LLC bfein@sanddlawyers.com, mhanford@sanddlawyers.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE ecfmil@mwc-law.com
Joshua I. Goldman	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Lisa Cancanon	on behalf of Creditor U.S. Bank National Association as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE, By and Through its Loan Servicer, Specialized Loan Servicing LLC lisac@w-legal.com, Llombardi06@law.du.edu
Michael C. Eisen	on behalf of Debtor Paul W. Lewis attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor Sharon M. Hixson-Lewis attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9